

EXHIBIT 4



December 11, 2007

REDACTED

Re: Hancock Annuities

Dear REDACTED

As we discussed, considering I am very familiar with your annuities, I am willing to continue to offer you strictly administrative support going forward. This would not affect any aspect of the investment from a financial standpoint, or any relationship you have with LaSalle Bank.

I have enclosed the forms that would grant me access to the annuities should you need assistance in the future, along with a pre-paid DHL form in which to return the forms. DHL can pick up the package from any location at no cost to you by calling 1-800-CALL-DHL.

If you wish to discuss this matter in conjunction with Karen, I welcome the call. I can be reached at 630.639.0087. Either way, it was truly my pleasure to work with you over the last few years, and I wish you the very best in your future endeavors.

Sincerely Yours,

A handwritten signature in black ink, appearing to read 'R. Kibiloski'.

Ryan M. Kibiloski
Assistant Vice President
Financial Advisor
Fifth Third Securities, Inc.

CHANGE OF BROKER/DEALER REQUEST

AGTCHANGE

To change the Broker/Dealer of record on a John Hancock Life Ins. Co. (U.S.A.), John Hancock Life Ins. Co., and John Hancock Variable Life Ins. Co. contracts

Inquiries: 800-224-3687

9:00 A.M.-5:00 P.M. (Eastern), Monday through Friday

FAX: 617- 663-3719

MAILING INSTRUCTIONS

Mailing Address:

Annuity Service Address

P.O. Box 55230

Boston, MA 02205-5230

Express Mail Deliveries

Annuity Service Address

601 Congress Street

Boston, MA 02210

PAPERWORK TO RETURN

Please complete this change of Broker/Dealer form with appropriate signatures and mail to the attention of the Licensing Department.

CONTRACT INFORMATION

Contract/Policy Number

REDACTED

Annuitant's Last Name

First Name

REDACTED

Owner's Last Name

First Name

Co-Owner's Last Name

First Name

SERVICING AGENT INFORMATION

Servicing Agent's Last Name

First Name

Broker Dealer Name

WHEATON

Branch City

IL 60187

State, Zip Code

REDACTED

Servicing Agent's Social Security Number

Branch Address

Branch Phone Number

Agent/Split ID

Split Percentage

PARTNERSHIP/SPLIT INFORMATION (Optional)

Please provide the Name, Social Security Number, and Commission Percentage of each additional Representative. Partnership/Splits must be within the same Broker Dealer. The sum of the percentages for all representatives, including the Servicing Representative, must total to 100%. For any sum not equal to 100%, the difference will be applied to the Servicing Representative. If no percentages are included, the Servicing Representative will receive 100% and each additional representative will be listed at 0.00%

Agent's Last Name

First Name

Agent's Social Security Number

Split Percentage

Agent's Last Name

First Name

Agent's Social Security Number

Split Percentage

Agent's Last Name

First Name

Agent's Social Security Number

Split Percentage

Agent's Last Name

First Name

Agent's Social Security Number

Split Percentage

AUTHORIZATION

Branch Manager of Current Broker/Dealer (please print)

Signature

Date

Client's Signature (If more than one, ALL must sign.)

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Annuitant's Last Name

First Name

SERVICING AGENT INFORMATION

KIBILOSKI RYAN
 Servicing Agent's Last Name First Name

FIFTH THIRD SECURITIES
 Broker Dealer Name

WHEATON IL 60187
 Branch City State, Zip Code

Agent/Split ID

REDACTED

Owner's Last Name

First Name

Co-Owner's Last Name

First Name

REDACTED

Servicing Agent's Social Security Number

1500 N. MAIN ST.
 Branch Address

630. 690. 7028
 Branch Phone Number

Split Percentage

PARTNERSHIP/SPLIT INFORMATION (Optional)

Please provide the Name, Social Security Number, and Commission Percentage of each additional Representative. Partnership/Splits must be within the same Broker Dealer. The sum of the percentages for all representatives, including the Servicing Representative, must total to 100%. For any sum not equal to 100%, the difference will be applied to the Servicing Representative. If no percentages are included, the Servicing Representative will receive 100% and each additional representative will be listed at 0.00%

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